

Information to identify the case:

Debtor 1 **Ella R. Huval**
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2777**
EIN _____
Social Security number or ITIN _____
EIN _____

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **20-22919-CMB**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ella R. Huval
fka Ella R. Cottrell

1/20/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ella R. Huval
Debtor

Case No. 20-22919-CMB
Chapter 7

District/off: 0315-2
Date Rcvd: Jan 20, 2021

User: admin
Form ID: 318

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Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2021:

Recip ID	Recipient Name and Address
db	+ Ella R. Huval, 717 Walnut Hill Road, Dilliner, PA 15327-1619
cr	+ Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
15298678	+ Alternative Collections, LLC, DBA Asset Compliant Solutions, 65 Lawrence Bell Drive--Suite 101, Buffalo, NY 14221-7182
15298685	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center, 200 South McLean Street, Butler, PA 16003-6012
15298686	Dynamic Recovery Solutions, P.O. Box 25759, Greenville, SC 29616-0759
15298687	Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15298693	+ Monongalia General Hospital, 1200 JD Anderson Drive, Morgantown, WV 26505-3486
15298694	+ Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
15298699	University Health Associates, P.O. Box 875, Morgantown, WV 26507-0875
15298704	West Virginia University Medicine, P.O. Box 865, Morgantown, WV 26507-0865

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg		Jan 21 2021 06:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 21 2021 04:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 21 2021 06:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 21 2021 04:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jan 21 2021 06:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15298679	EDI: RMSC.COM	Jan 21 2021 06:18:00	Ashley Furniture/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061
15298681	+ EDI: CAPIO.COM	Jan 21 2021 06:18:00	Capio Partners, LLC, 2222 Texoma Parkway--Suite 150, Sherman, TX 75090-2481
15298682	EDI: CAPITALONE.COM	Jan 21 2021 06:18:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15298683	EDI: CAPITALONE.COM		

District/off: 0315-2

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15298684	EDI: RMSC.COM	Jan 21 2021 06:18:00	Capital One Walmart, P.O. Box 30285, Salt Lake City, UT 84130-0285
15298688	Email/Text: eblymiller@fidelitycollections.com	Jan 21 2021 06:18:00	CareCredit/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064
15298690	EDI: RMSC.COM	Jan 21 2021 06:18:00	Fidelity National Collections, 885 South Sawburg Avenue--Suite 103, Alliance, OH 44601-5905
15298691	EDI: WFNNB.COM	Jan 21 2021 06:18:00	JC Penney/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15298692	+ EDI: DAIMLER.COM	Jan 21 2021 06:23:00	Kay Jewelers/Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15298695	EDI: AGFINANCE.COM	Jan 21 2021 06:18:00	Mercedes-Benz Financial Services, Attn: Bankruptcy Dept., P.O. Box 685, Roanoke, TX 76262-0685
15298696	EDI: RMSC.COM	Jan 21 2021 06:18:00	One Main Financial, 170 Greene Plaza, Waynesburg, PA 15370-8142
15298697	Email/Text: bankruptcy@bbandt.com	Jan 21 2021 04:47:00	Paypal Buyer Credit/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064
15299386	+ EDI: RMSC.COM	Jan 21 2021 06:18:00	Sheffield Financial, 6010 Golding Center Drive, Winston Salem, NC 27103-9815
15298698	+ EDI: WTRRNBNK.COM	Jan 21 2021 06:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15298680	EDI: WFNNB.COM	Jan 21 2021 06:18:00	Target, Attn: Bankruptcy, P.O. Box 9475, Minneapolis, MN 55440-9475
15298689	+ EDI: CITICORP.COM	Jan 21 2021 06:18:00	The Buckle/Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15298700	+ EDI: VERIZONCOMB.COM	Jan 21 2021 06:18:00	The Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
15298701	EDI: WFNNB.COM	Jan 21 2021 06:18:00	Verizon Wireless Bankruptcy Admin., 500 Technology Drive--Suite 500, Weldon Springs, MO 63304-2225
15298702	EDI: WFFC.COM	Jan 21 2021 06:18:00	Victoria's Secret/Comenity Bank, Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
TOTAL: 24			Wells Fargo Bank/Empire Today, P.O. Box 10347, Des Moines, IA 50306-0347

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
15298703	##	West Virginia Emergency Physicians, 4350 Fowler Street--Suite 15, Fort Myers, FL 33901-2616

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: admin

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bnicholas@kmllawgroup.com
Charles O. Zebley, Jr.	on behalf of Debtor Ella R. Huval COZ@Zeblaw.com Lori@Zeblaw.com,Janet@Zeblaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Pamela J. Wilson	pwilson@pjwlaw.net pwilson@ecf.axosfs.com
Pamela J. Wilson	on behalf of Trustee Pamela J. Wilson pwilson@pjwlaw.net pwilson@ecf.axosfs.com

TOTAL: 5